

JUNE 2013

Storm Preparedness and Policy Review Workshop held in Ridgeland, SC

The South Carolina Department of Insurance and Senator Pinckney representing District No. 45 presented a Homeowners Policy Review Workshop Thursday evening, June 20, 2013 from 5:30 p.m.-7:00 p.m. The workshop was held in the Mary Gordon Ellis Executive Building located on the Grays Highway in downtown Ridgeland. More than 30 people attended the session in which staff from the SC Department of Insurance spoke generally on topics including storm preparedness, home inventories, the SC Safe Home Mitigation Grant program and home owner's policy review.



Director Farmer opened the session and encouraged the attendees to be aware of four points they should consider now that we are in hurricane season. The points include:

- An annual review of your homeowner's policy and a conversation with your agent about your policy and the coverages that you have or may need.
- The completion of a home inventory. We have printed forms available and if you have a smart phone, there is an app for that. We have the information about the app in our brochures.
- To make a family disaster plan in the event that you are required to evacuate your home.
- To put together a disaster kit in preparation for storm season and to prepare your property for storms and high winds associated with the season.

Ginger McLeod with the Consumer Services Division provided the group with an overview of what a typical homeowner's declarations page should look like and provided helpful tips on to shop for the best coverage to suit their individual needs.



Joseph McDonald of the SC Safe Home and Market Assistance Program then spoke to the audience and offered help through the Department's Market Assistance Program if they were having difficulty finding coverage for their property and possessions. Joseph also highlighted the SC Safe Home grant mitigation program and provided overview of the purpose of the program and the program requirements.

Gwendolyn Fuller McGriff, General Counsel and Deputy Director for Legal Affairs for the Department provided some brief remarks and information regarding health insurance and some of the changes that will be taking place over the coming months with regard to the implementation of the Affordable Care Act.

Senator Pinckney closed the meeting, thanking Director Farmer and his staff for the evening's presentations and encouraged the attendees to review their policies and to ask the staff any questions they may have regarding their insurance needs.

For more information about the services the SC Department of Insurance offers, please visit our website, www.doi.sc.gov. Information about our Market Assistance Program and the SC Safe Home program is also available. Should you have a question regarding your homeowner's policy, please call our toll-free telephone number, 1-800-768-3467 for assistance.